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Ocwen  
Loan Servicing  
c/o Research Dept.

David Daugherty  
Loan # 7092244537

1 of 3 Pages

CONFIDENTIAL

DD/OLS 000570

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Creditscore.com

DAVID MAX DAUGHERTY  
Report As Of: 3/16/2014

## Credit Cards, Loans &amp; Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

## FIDELITY PROPERTIES IN

Experian

Equifax

TransUnion



Potentially Negative

330-821-9700

220 E MAIN ST  
ALLIANCE, OH 44601

**Account Name** FIDELITY PROPERTIES IN  
**Account #** 431XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$115.00  
**Past Due** \$115.00  
**Date Opened** 7/1/2013  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance Limit**  
**Terms** 1 Month  
**Comments**

**FID COLLECT**  
 431XXXX  
 Collection Account  
 \$115.00  
 7/24/2013  
 Open  
 Collection account  
 Placed for collection

## 24/Mo Payment History

2012												2013												2014												
Month	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
Experian																																				
Equifax																																				
TransUnion																																				

## OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2938

1661 WORTHINGTON RD SUITE  
100  
WEST PALM BEACH, FL 33409

**Account Name** OCWEN LOAN SERVICING  
**Account #** 709224XXXX  
**Account Type** Real Estate  
**Balance** \$85,639.00  
**Past Due** \$6,128.00  
**Date Opened** 8/1/1999  
**Account Status** Open  
**Mo. Payment** \$1,077.00  
**Payment Status** At least 120 days or more than four payments past due  
**High Balance Limit**  
**Terms** \$100,813.00  
**Comments**

OCWEN LOAN SERVICING  
 709224XXXX  
 Real Estate  
 \$85,639.00  
 \$6,128.00  
 8/1/1999  
 Open  
 \$1,077.00  
 At least 120 days or more than four  
 payments past due  
 \$100,813.00

INACCURATE

CONSUMER DISPUTES -  
 REINVESTIGATION IN PROGRESS  
 REAL ESTATE MORTGAGE

## 24/Mo Payment History

2012												2013												2014												
Month	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Experian																																				
Equifax																																				
TransUnion																																				

INACCURATE

CONFIDENTIAL

DD/OLS 000571

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David M. Daugherty  
35 Valley View Dr.  
Vienna, WV. 26105  
(304) 615-3138  
Fireboy1@suddenlink.net  
March 17, 2014

Sir,  
Research Dept.  
Ocwen Loan Servicing  
PO Box 24736  
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

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DD/OLS 000572